

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Sandra Maria Fitzpatrick
Debtor

Case No. 24-00988-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Aug 08, 2024

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2024:

Recip ID	Recipient Name and Address
db	+ Sandra Maria Fitzpatrick, PO Box 399, Albrightsville, PA 18210-0399
5611787	Slpg Physicians Group Sa 10, 1532 Lakeview Dr, Sebring, FL 33870-7957
5611788	Sluhn Bethlehem Campus, 1532 Lakeview Dr, Sebring, FL 33870-7957
5611789	Sluhn Carbon Campus, 1532 Lakeview Dr, Sebring, FL 33870-7957
5611790	+ Stephen Fitzpatrick, PO Box 399, Albrightsville, PA 18210-0399

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5611780	Email/PDF: AffirmBKNotifications@resurgent.com	Aug 08 2024 18:45:45	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5611779	Email/PDF: AffirmBKNotifications@resurgent.com	Aug 08 2024 18:45:41	Affirm, Inc., 650 California St, Fl 12, San Francisco, CA 94108-2716
5611781	EDI: CAPITALONE.COM	Aug 08 2024 22:40:00	Capital One/Walmart, PO Box 31293, Salt Lake City, UT 84131-0293
5611782	EDI: CAPITALONE.COM	Aug 08 2024 22:40:00	Capital One/Walmart, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5611783	Email/Text: MDSBankruptcies@meddatsys.com	Aug 08 2024 18:40:00	Medical Data Systems (Mds), 2001 9th Ave, Ste 312, Vero Beach, FL 32960-6413
5611784	Email/Text: MDSBankruptcies@meddatsys.com	Aug 08 2024 18:40:00	Medical Data Systems I, 1532 Lakeview Dr, Sebring, FL 33870-7957
5611786	Email/PDF: ebnotices@pnmac.com	Aug 08 2024 18:45:45	Pennymac Loan Services, LLC, Attn: Correspondence, Unit PO Box 514387, Los Angeles, CA 90051-4387
5611785	Email/PDF: ebnotices@pnmac.com	Aug 08 2024 18:45:37	Pennymac Loan Services, LLC, PO Box 514387, Los Angeles, CA 90051-4387
5611791	^ MEBN	Aug 08 2024 18:37:12	Syncb/Old Navy, PO Box 8803, Wilmington, DE 19899-8803
5611792	EDI: SYNC	Aug 08 2024 22:40:00	Syncb/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5611794	EDI: SYNC	Aug 08 2024 22:40:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5611793	+ EDI: SYNC	Aug 08 2024 22:40:00	Synchrony Bank/Care Credit, PO Box 71757, Philadelphia, PA 19176-1757
5611796	EDI: SYNC	Aug 08 2024 22:40:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5611795	+ EDI: SYNC	Aug 08 2024 22:40:00	Synchrony Bank/Lowes, PO Box 71727,

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			Philadelphia, PA 19176-1727
5611797	+ EDI: SYNC	Aug 08 2024 22:40:00	Synchrony Bank/Sams, PO Box 71727, Philadelphia, PA 19176-1727
5611798	EDI: SYNC	Aug 08 2024 22:40:00	Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5611801	EDI: WFFC2	Aug 08 2024 22:40:00	Wells Fargo Bank NA, PO Box 71092, Charlotte, NC 28272-1092
5611800	EDI: WFFC2	Aug 08 2024 22:40:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus, # MAC X2303-01A FL 3, Des Moines, IA 50328-0001
5611799	EDI: WFFC2	Aug 08 2024 22:40:00	Wells Fargo Bank NA, PO Box 393, Minneapolis, MN 55480-0393
TOTAL: 19			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Paul Provinzano	on behalf of Debtor 1 Sandra Maria Fitzpatrick MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
John J Martin	pa36@ecfcbis.com trustee martin@martin-law.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Sandra Maria Fitzpatrick

Social Security number or ITIN xxx-xx-4875

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:24-bk-00988-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sandra Maria Fitzpatrick
aka Sandra M. Fitzpatrick, aka Sandra Fitzpatrick

8/8/24**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.